

Information to identify the case:			
Debtor 1:	Kimberly Bullock		Social Security number or ITIN: xxx-xx-3688
	First Name	Middle Name	Last Name
Debtor 2:	Theodore Bullock		Social Security number or ITIN: xxx-xx-4152
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 5/23/18
Case number:	18-20422-JNP		Date case converted to chapter: 7 11/30/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Kimberly Bullock	Theodore Bullock
2. All other names used in the last 8 years	aka Kimberly J. Bullock	aka Theodore F. Bullock III
3. Address	104 Snyder Avenue Westville, NJ 08093	104 Snyder Avenue Westville, NJ 08093
4. Debtor's attorney Name and address	Mark W Ford Law Office of Mark W. Ford, LLC P.O. Box 110 4 1/2 North Broadway Gloucester City, NJ 08030	Contact phone (856) 456-8811 Email: markfordlaw@juno.com
5. Bankruptcy trustee Name and address	Douglas S. Stanger Flaster/Greenberg 646 Ocean Heights Avenue Linwood, NJ 08221	Contact phone (609) 645-1881

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . (800) 676-6856	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 12/1/20
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	January 4, 2021 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
11. Creditors with a foreign address	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Kimberly Bullock
Theodore Bullock
Debtor(s)

Case No. 18-20422-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Dec 01, 2020

Form ID: 309A

Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 03, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Kimberly Bullock, Theodore Bullock, 104 Snyder Avenue, Westville, NJ 08093-1259
517548818	AR Resources, Inc., PO Box 1056, Blue Bell, PA 19422-0287
517548820	+ ARS Account Resolution, 1643 Harrison Pkwy, Ste 1, Sunrise, FL 33323-2857
517548819	+ ARS Account Resolution, PO Box 459079, Sunrise, FL 33345-9079
517548821	+ Avon Products, 3930 N. Fifth Street, Philadelphia, PA 19140-3303
517583514	+ Borough of National Park, PO Box 262, National Park, NJ 08063-0262
517548822	+ Borough of National Park, 7 S. Grove Ave., National Park, NJ 08063-1599
517548827	+ CBCS, 800 Main Street, Dubuque, IA 52001-6822
517578735	+ Carrington Mortgage, c/o KML Law Group, 216 Haddon Avenue, Collingswood, NJ 08108-1120
517548826	Cty of Glouc, Wage Garnishment Unit, PO Box 376, Woodbury, NJ 08096-7376
517578736	+ Deutsche Bank National Trust, 1761 East Saint Andrew Place, Santa Ana, CA 92705-4934
517572650	+ Deutsche Bank National Trust Company, KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
517548832	+ ERC, 1515 S. 21st Street, Clinton, IA 52732-6676
517548828	+ Elab Consulting Services, Inc., 5009 Roswell Road, Sandy Springs, GA 30342-2205
517548829	Elab Consulting Services, Inc., PO Box 161445, Atlanta, GA 30321-1445
517548830	Emerg Care Services of NJ, 3585 Ridge Park Dr., Fairlawn, OH 44333-8203
517548831	Emrg Phy Assoc of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021
517548833	+ Evesham Veterinary Clinic, 800 Route 73 South, Marlton, NJ 08053-9649
517548835	+ Financial Recoveries, 200 E. Park Dr., Ste 100, Mt. Laurel, NJ 08054-1297
517548834	+ Financial Recoveries, PO Box 1388, Mt. Laurel, NJ 08054-7388
517548838	+ Geico Indemnity Company, One Geico Plaza, Bethesda MD 20811-0002
517548839	Giant Fitness, 880 Mantua Pike, PO Box 264, Taylor, PA 18517-0264
517578742	+ Medtox Scientific, c/o Stevens Business Service, 92 Bolt Street, Suite 1, PO Box 1223, Lowell, MA 01853-1223
517578744	+ Monarch Recovery Management, PO Box 986, Bensalem, PA 19020-0986
517876063	+ NJSVS, Bankruptcy Unit, PO Box 136, Trenton, NJ 08666-0136
517645778	+ New Century Financial Services, Inc., c/o Pressler, Felt & Warshaw, LLP., 7 Entin Road, Parsippany NJ 07054-5020
517548844	PSE&G, PO Box 1444, New Brunswick, NJ 08903-1444
517547540	+ PSEG, P.O. Box 14444, New Brunswick, NJ 08906-4444
517548840	+ Personal Service Insurance, 10000 Midlantic Drive, Suite 403 W, Mt. Laurel, NJ 08054-1534
517548841	Planet Fitness, 700 Crescent Blvd., Brooklawn, NJ 08030-2797
517548842	+ Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
517548845	+ RA Pain Assoc., 15000 Midlantic Drive, Suite 102, Mount Laurel, NJ 08054-1573
517548846	SKO Brenner American, PO Box 230, Farmingdale, NY 11735-0230
517548847	+ South Jersey Radiology, 158 Route 73, Voorhees, NJ 08043-9539
517548848	+ Springfield Financial, 601 NW Second Street, Evansville, IN 47708-1013
517578747	+ State of NJ Surcharge Violation, PO Box 1502, Moorestown, NJ 08057-9704
517548850	State of New Jersey, Surcharge Violation System, PO Box 1502, Moorestown, NJ 08057-9704

TOTAL: 37

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: markfordlaw@juno.com	Dec 01 2020 23:54:00	Mark W Ford, Law Office of Mark W. Ford, LLC, P.O. Box 110, 4 1/2 North Broadway, Gloucester City, NJ 08030

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Dec 01, 2020

Form ID: 309A

Total Noticed: 64

tr	+ EDI: FDSSTANGER.COM	Dec 02 2020 02:38:00	Douglas S. Stanger, Flaster/Greenberg, 646 Ocean Heights Avenue, Linwood, NJ 08221-1011
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 01 2020 23:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 01 2020 23:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517578738	Email/Text: bknotice@ercbpo.com	Dec 01 2020 23:57:00	AT&T, c/o ERC, PO Box 23870, Jacksonville, FL 32241-3870
517578737	+ EDI: RMCB.COM	Dec 02 2020 02:38:00	American Medical Collections Agency, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
517639536	+ EDI: DVTM.COM	Dec 02 2020 02:38:00	Bridgecrest Credit Company, LLC, PO BOX 29018, PHOENIX, AZ 85038-9018
518132238	+ EDI: LCIFULLSRV	Dec 02 2020 02:38:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
517548823	Email/Text: clientrep@capitalcollects.com	Dec 01 2020 23:57:00	Capital Collection Service, PO Box 150, West Berlin, NJ 08091-0150
517548824	Email/Text: cms-bk@cms-collect.com	Dec 01 2020 23:56:00	Capital Management Services, LP, 698 1/2 S. Ogden St., Buffalo, NY 14206-2317
517548825	+ Email/Text: cms-bk@cms-collect.com	Dec 01 2020 23:56:00	Capital Management Services, LP, 726 Exchange St. Ste 700, Buffalo, NY 14210-1464, Carmen M. Morina 14210-1464
517739297	+ Email/Text: BKBCNMAIL@carringtonms.com	Dec 01 2020 23:55:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
517578739	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 02 2020 00:17:01	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
517578740	+ EDI: CBSAMERIMARK	Dec 02 2020 02:38:00	Dr. Leonards/Carol Wright, 1515 S. 21st Street, Clinton, IA 52732-6676
517548836	EDI: BLUESTEM	Dec 02 2020 02:38:00	Fingerhut, 6250 Ridgewood Rd., St Cloud, MN 56303-0820
517548837	+ EDI: AMINFOFP.COM	Dec 02 2020 02:38:00	First Premiere Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4824
517578741	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 01 2020 23:55:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
517688839	Email/PDF: resurgentbknotifications@resurgent.com	Dec 02 2020 00:15:18	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517578743	+ EDI: MID8.COM	Dec 02 2020 02:38:00	Midland Credit Mgmt., Inc., 2365 Northside Drive, San Diego, CA 92108-2709
517692997	+ EDI: MID8.COM	Dec 02 2020 02:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517804761	+ Email/Text: bankruptcy@pseg.com	Dec 01 2020 23:55:00	PSE&G, Attn: Bankruptcy Dept., PO Box 490, Cranford NJ 07016-0490
517548843	Email/Text: bankruptcy@pseg.com	Dec 01 2020 23:55:00	PSE&G, PO Box 490, Cranford, NJ 07016-0490
517578745	+ EDI: RMSC.COM	Dec 02 2020 02:38:00	Paypal Credit, PO Box 5138, Lutherville Timonium, MD 21094-5138
517578746	+ Email/Text: admin@paypps.com	Dec 01 2020 23:57:00	Professional Placement Services, PO Box 612, Milwaukee, WI 53201-0612
517548817	EDI: AGFINANCE.COM	Dec 02 2020 02:38:00	American General Finan, 1358 Hooper Ave, Toms River, NJ 08753-2882

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: Dec 01, 2020

Form ID: 309A

Total Noticed: 64

517548849 EDI: AGFINANCE.COM

Dec 02 2020 02:38:00 Springleaf Financial, PO Box 3251, Evansville, IN 47731

517734147 + Email/Text: bncmail@w-legal.com

Dec 01 2020 23:57:00 SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 03, 2020

Signature: /s/Joseph Speetjens